## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

IN RE:	)
CRYSTAL BROWN	) BANKRUPTCY NO. 16-17977 ) CHAPTER 13
Debtor	)
	) ADV. PROCEEEDING 17-0306
CRYSTAL BROWN	)
	)
Plaintiff	, )
v.	)
SECRETARY OF HOUSING AND	<i>)</i>
URBAN DEVELOPMENT.	)
Defendant	, )

## STIPULATED ORDER DETERMINING THE EXTENT OF THE SECOND LIEN OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Plaintiff, Crystal Brown, (sometimes hereinafter referred to as Debtor or Plaintiff) and Defendant, United States Department of Housing and Urban Development (sometimes hereinafter referred to as Defendant or HUD), by and through undersigned counsel hereby consent to the entry of the following ORDER:

IT IS HEREBY ORDERED that Defendant has a valid Mortgage, dated August 27, 2011, and recorded in the Office of the Recorder of Deeds in and for the County of Chester from the Debtor Crystal Brown to the Secretary of Housing and Urban Development (Lender), conveying to Defendant as beneficiary a lien on the Plaintiff's real property, commonly known as 967 West Main Street, Coatesville, PA 19320.

IT IS FURTHER ORDERED that Defendant shall have an allowed unsecured

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claim in the amount listed on the attached Certificate of Indebtedness and said claim shall

be incorporated in the Debtor's Chapter 13 plan.

IT IS FURTHER ORDERED that, upon successful completion of the Chapter 13

Plan and receipt of an Order of Discharge, the Mortgage shall be terminated and released.

IT IS FURTHER ORDERED that, in the event the Plaintiff refinances the loan on

the subject property or sells the subject property prior to the completion of the Chapter 13

Plan and receipt of a Chapter 13 discharge, the Mortgage will be paid in full at closing

unless a lesser amount is agreed to by the parties.

IT IS FURTHER ORDERED that, if Debtor fails to complete the Chapter 13 Plan

and obtain a Chapter 13 discharge order in the above-captioned bankruptcy, this order

does not affect the validity or enforceability of the Mortgage and may not be used in any

subsequent bankruptcy case of the Debtor.

IT IS FURTHER ORDERED that, upon completion of the Debtor's Chapter 13

Plan and the entry of a Chapter 13 discharge order, the Debtor may record a certified

copy of this Order, with a copy of the Debtor's Chapter 13 discharge order attached in the

property records of the county, which will constitute and effectuate the release and

discharge of the Mortgage.

IT IS SO ORDERED.

Date: December 28, 2017

Hon. Magdeline D. Coleman

United States Bankruptcy Judge

Magdelin D. Colem

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10/00/17

No Objection:

TRUSTEE

\*without prejudice to any trustee rights or remedies